

Workers' Compensation Adjuster License Exam Outline

Kaplan Property-Casualty Concepts, P&C Continuing Education Course, 10th Edition (PCC)
Kaplan Workers' Compensation Coverage, P&C Continuing Education Course, 3rd Edition (WCC)
KY Office of Workers' Claims, Guidebook to Workers' Compensation (KYOWC)
Kentucky Insurance Laws and Administrative Regulations (KILAR)

Section and Unit Assignments	Content
01-Unit 1 - PCC	Principles of Insurance (4% = 2 items) Risk Managing Risk Insurance Law of Large Numbers Elements of Insurability Other Insurance Terms
02-Units 2 & 4 – PCC	The Insurance Contract and Transaction (4% = 2 items) Elements of a Valid Contract Characteristics of an Insurance Contract Parts of the Insurance Contract Misrepresentation, Concealment and Fraud (KRS 304.47) Representations and Warranties Waiver and Estoppel
03-Unit 6 - PCC -Unit 1 – WCC	Liability Insurance Principles and Development of WC (8% = 4 items) Negligence: Legal Duty Owed, Breach of Legal Duty Contributory vs. Comparative Negligence Employer Defenses Against Liability Before Workers' Comp Assumption of Risk Contributory Negligence Intervening Cause (Fellow Servant Rule) State Administration of Workers' Comp
04-Unit 18 - PCC -Unit 2 - WCC KYOWC	Workers Compensation Laws (60% = 30 items) Employer-Employee Relationship (7 items) Occupations Covered/Occupations Excluded Which Employers Must Be Covered Voluntary Coverage Coverage Options Compulsory vs. Elective Who is an Employee Officers/Sole Proprietors Compensable Injuries/Disease/Cumulative Trauma (8 items) Determining What is Compensable Types of Disability Standards for Disability Definitions Compensable Diseases Cumulative Trauma Injuries Special Defenses Benefits Provided (7 items) When Benefits are Due; When Benefits End Medical Benefits Rehabilitation Death Medical and Burial Benefit

Income Benefits (formulas)
 Protection of Benefits from Creditors
 Offsets (Soc Sec/Disability)
 Black Lung (Pneumoconiosis) Provisions
 Special Fund/Assessments
 Claims Investigation and Handling (8 items)
 First Reports, Other Reporting to OWC
 Statutes of Limitations
 Basis for Denial/Reduction
 Indemnity and Subrogation
 Loaned/Leased Employees
 Up-the-Ladder Doctrine
 Wrongful Discharge/ADA Provisions

05-Unit 18 - PCC
-Units 3&4 - WCC

Workers' Compensation and Employers Liability Policy (10% = 5 items)

Parts of Policy
 Coverages
 Exclusions
 Endorsements

06-Unit 18 - PCC
-Unit 5 - WCC
KYOWC

Federal Workers' Compensation Laws (2% = 1 item)

07-KY Insurance
Laws & Regulations
Cited Sections

Kentucky Law (12% = 6 items)

Defined KRS 304.9-070
 Qualifications for License KRS 304.9-430
 Laws and Regulations Governing All Licensees KRS 304.9-080
 Suspension or Revocation of License KRS 304.9-440
 Claims Settlement - Unfair Practices KRS 304.12-230
 Insurance Fraud KRS 304.47
 Workers' Comp Unfair Claims Settlement 803 KAR 25: 240